

**Information to identify the case:**

Debtor 1	<u>Arthur Edward Seeger</u>	Social Security number or ITIN	xxx-xx-0781
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jennifer Paradise Seeger</u>	Social Security number or ITIN	xxx-xx-0956
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-29080-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Arthur Edward Seeger

Jennifer Paradise Seeger

3/13/20

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Arthur Edward Seeger  
Jennifer Paradise Seeger  
DebtorsCase No. 18-29080-CMG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 3  
Total Noticed: 58

Date Rcvd: Mar 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2020.

db/jdb  
517855861 +Arthur Edward Seeger, Jennifer Paradise Seeger, 842 Cody Road, Toms River, NJ 08753-4452  
517776663 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
+Bureau of Account Management, 3607 Rosemont Ave Ste 502, Po Box 8875,  
Camp Hill, PA 17001-8875  
517776664 +Bureau of Account Management, 3601 Us Highway 9, Howell, NJ 07731-3395  
517776667 Community Medical Center, c/o Celentano, Stadtmauer & Walentowicz, P. O. Box 2594,  
Clifton, NJ 07015-2594  
517776671 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
517776672 +FedLoan Servicing, Po Box 60610, Harrisburg, PA 17106-0610  
517776680 +Milstead & Associates, 1 E. Stow Road, Marlton, NJ 08053-3118  
517776685 +Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
517776686 +Robert B. Our Co., Inc., 24 Great Western Road, PO Box 1539, Harwich, MA 02645-6539  
517776687 +Rushmore Loan Management Service, Attn: Bankruptcy, Po Box 55004, Irvine, CA 92619-5004  
517885433 +Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004  
517776688 +Rushmore Loans Management Service, Pob 52708, Irvine, CA 92619-2708  
517776692 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Unit,  
P.O. Box 245, Trenton, NJ 08695-0245)  
517891580 +Spiniello Cos Worldwide, 354 Eisenhower Parkway, Livingston, NJ 07039-1022  
517776691 +Spiniello Cos Worlwide, c/o Marshall Dennehey Warner Coleman, Attn: Pauline F. Tutelo, Esq.,  
425 Eagle Rock Ave., Suite 302, Roseland, NJ 07068-1776  
517806669 +Steel Tracks Inc., 1576 Old Fannin Rd., Ste. F, Brandon, MS 39047-9264  
517776693 +Steel Tracks, Inc., PO Box 122, Woodstock, OH 43084-0122  
518294577 +US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305  
518294578 +US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501,  
US Bank Trust NA, SN Servicing Corporation 95501-0305

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJORR.COM Mar 14 2020 03:48:00 Thomas Orr, Law Office of Thomas J. Orr,  
321 High Street, Burlington, NJ 08016-4411  
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 14 2020 00:29:11 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 14 2020 00:29:07 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr +EDI: DRIV.COM Mar 14 2020 03:48:00 Santander Consumer USA Inc., PO Box 961245,  
Fort Worth, TX 76161-0244  
517776661 EDI: BANKAMER.COM Mar 14 2020 03:48:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,  
El Paso, TX 79998  
517776662 EDI: BANKAMER.COM Mar 14 2020 03:48:00 Bank Of America, Po Box 982238,  
El Paso, TX 79998  
517776666 EDI: CAPITALONE.COM Mar 14 2020 03:48:00 Capital One, 15000 Capital One Dr,  
Richmond, VA 23238  
517892778 E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 14 2020 00:34:24  
CW Nexus Credit Card Holdings l, LLC, Resurgent Capital Services, PO Box 10368,  
Greenville, SC 29603-0368  
517776665 +EDI: CAPITALONE.COM Mar 14 2020 03:48:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
517824297 EDI: CAPITALONE.COM Mar 14 2020 03:48:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
517776668 +E-mail/Text: bankruptcy@consumerportfolio.com Mar 14 2020 00:29:24 Consumer Portfolio Svc,  
Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071  
517776669 +E-mail/Text: bankruptcy@consumerportfolio.com Mar 14 2020 00:29:25 Consumer Portfolio Svc,  
Po Box 57071, Irvine, CA 92619-7071  
517776670 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 14 2020 00:33:42 Cw Nexus Credit Card,  
101 Crossways Park Dr W, Woodbury, NY 11797-2020  
517776673 EDI: IRS.COM Mar 14 2020 03:48:00 Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346  
517893900 E-mail/PDF: resurgentbknnotifications@resurgent.com Mar 14 2020 00:34:01 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517776674 +E-mail/PDF: resurgentbknnotifications@resurgent.com Mar 14 2020 00:34:03  
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,  
Greenville, SC 29603-0497  
517776675 +E-mail/PDF: resurgentbknnotifications@resurgent.com Mar 14 2020 00:34:02  
LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269  
517892761 E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 14 2020 00:35:28 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
517776676 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 14 2020 00:34:26  
Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001  
517776677 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 14 2020 00:33:41  
Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001

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User: admin  
Form ID: 318

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Total Noticed: 58

Date Rcvd: Mar 13, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517776679 +EDI: MID8.COM Mar 14 2020 03:48:00 Midland Funding, 2365 Northside Dr Ste 30,  
San Diego, CA 92108-2709  
517776678 +EDI: MID8.COM Mar 14 2020 03:48:00 Midland Funding, 2365 Northside Dr Ste 300,  
San Diego, CA 92108-2709  
517822542 +EDI: MID8.COM Mar 14 2020 03:48:00 Midland Funding LLC, PO Box 2011,  
Warren, MI 48090-2011  
517776681 +E-mail/Text: bankruptcy@onlineis.com Mar 14 2020 00:29:46 Online Collections,  
Attn: Bankruptcy, Po Box 1489, Winterville, NC 28590-1489  
517776682 +E-mail/Text: bankruptcy@onlineis.com Mar 14 2020 00:29:46 Online Collections, Po Box 1489,  
Winterville, NC 28590-1489  
517776684 EDI: PRA.COM Mar 14 2020 03:48:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502  
517867822 EDI: PRA.COM Mar 14 2020 03:48:00 Portfolio Recovery Associates, LLC,  
C/Ocapital One Bank (usa), N.a., POB 41067, Norfolk VA 23541  
518203799 EDI: PRA.COM Mar 14 2020 03:48:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541  
518203800 EDI: PRA.COM Mar 14 2020 03:48:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
517776683 +EDI: PRA.COM Mar 14 2020 03:48:00 Portfolio Recovery, Po Box 41021,  
Norfolk, VA 23541-1021  
517841935 +EDI: DRIV.COM Mar 14 2020 03:48:00 SANTANDER CONSUMER USA, P.O. Box 560284,  
Dallas, TX 75356-0284  
517776689 +EDI: DRIV.COM Mar 14 2020 03:48:00 Santander Consumer USA, Attn: Bankruptcy,  
Po Box 961245, Fort Worth, TX 76161-0244  
517776690 +EDI: DRIV.COM Mar 14 2020 03:48:00 Santander Consumer USA, Po Box 961245,  
Ft Worth, TX 76161-0244  
517776694 +E-mail/Text: sternback@heitnerbreitstein.com Mar 14 2020 00:29:05 Trojan Tracks USA,  
c/o Heitner & Breitstein, PC, 28 N. Main St., Marlboro, NJ 07746-1429  
517887526 +EDI: AIS.COM Mar 14 2020 03:58:00 Verizon, by American InfoSource as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517776695 EDI: WFFC.COM Mar 14 2020 03:48:00 Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,  
Greenville, SC 29606  
517776696 +EDI: WFFC.COM Mar 14 2020 03:48:00 Wells Fargo Bank, 3201 N 4th Ave,  
Sioux Falls, SD 57104-0700  
517842217 EDI: WFFC.COM Mar 14 2020 03:48:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,  
P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 38

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411  
517899577\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC,  
C/Ocapital One Bank (usa), N.a., POB 41067, Norfolk VA 23541)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 15, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2020 at the address(es) listed below:

John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Rebecca Ann Solarz on behalf of Creditor MTGLQ Investors, LP rsolarz@kmlawgroup.com  
Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com  
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

William H. Oliver, Jr. on behalf of Debtor Arthur Edward Seeger courtdocs@oliverandlegg.com,  
R59915@notify.bestcase.com  
William H. Oliver, Jr. on behalf of Joint Debtor Jennifer Paradise Seeger  
courtdocs@oliverandlegg.com, R59915@notify.bestcase.com

TOTAL: 7